

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michele A Battle
 Debtor

Case No. 18-18278-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Dec 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2018.

db +Michele A Battle, 829 S. Cecil Street, Philadelphia, PA 19143-2718
 14247375 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14247377 +Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14247378 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,
 St Louis, MO 63179-0034
 14247385 +GreenSky Credit, Attn: Bankruptcy, Po Box 29429, Atlanta, GA 30359-0429
 14247387 +Lendmark Financial Services, 1735 North Brown Road, Suite 300,
 Lawrenceville, GA 30043-8228
 14247388 Lillian Battle, 2220 W 14th Street, Chester, PA 19013-2412
 14247390 +Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Dec 20 2018 02:44:23 BRAD J. SADEK, Sadek and Cooper,
 1315 Walnut Street, Suite 502, Philadelphia, PA 19107

tr EDI: BTPDERSHAW.COM Dec 20 2018 07:38:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: megan.harper@phila.gov Dec 20 2018 02:45:25 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 20 2018 02:44:54
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 20 2018 02:45:10 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Dec 20 2018 02:45:00 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

14247376 +EDI: CAPITALONE.COM Dec 20 2018 07:38:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285

14247379 +EDI: WFNBNB.COM Dec 20 2018 07:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125

14247380 +EDI: WFNBNB.COM Dec 20 2018 07:38:00 Comenity Capital/mprc, Po Box 182120,
 Columbus, OH 43218-2120

14247381 +EDI: WFNBNB.COM Dec 20 2018 07:38:00 Comenitycapital/gmstop, Attn: Bankruptcy Dept,
 Po Box 183003, Columbus, OH 43218-3003

14247382 +EDI: WFNBNB.COM Dec 20 2018 07:38:00 Comenitycapital/modell, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125

14247384 +EDI: AMINFOFP.COM Dec 20 2018 07:38:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868

14247383 +EDI: AMINFOFP.COM Dec 20 2018 07:38:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524

14247386 +EDI: CBSKOHL.S.COM Dec 20 2018 07:38:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
 Milwaukee, WI 53201-3120

14247389 +EDI: MERRICKBANK.COM Dec 20 2018 07:38:00 Merrick Bank/CardWorks, Attn: Bankruptcy,
 Po Box 9201, Old Bethpage, NY 11804-9001

14247391 +E-mail/Text: bnc@nordstrom.com Dec 20 2018 02:44:33 Nordstrom FSB, Attn: Bankruptcy,
 Po Box 6555, Englewood, CO 80155-6555

14247392 +EDI: PRA.COM Dec 20 2018 07:38:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021

14247393 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synccb/Mattress Firm, Attn: Bankruptcy, Po Box 965004,
 Orlando, FL 32896-5004

14247394 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synccb/Pandora, Attn: Bankruptcy, Po Box 965060,
 Orlando, FL 32896-5060

14247395 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14247396 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy,
 Po Box 965060, Orlando, FL 32896-5060

14247397 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14247398 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14247399 +EDI: RMSC.COM Dec 20 2018 07:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,
 Po Box 965060, Orlando, FL 32896-5060

14247401 EDI: TFSR.COM Dec 20 2018 07:38:00 Toyota Financial Services, Attn: Bankruptcy,
 Po Box 8026, Cedar Rapids, IA 52409

14247400 +EDI: WTRRNBNBANK.COM Dec 20 2018 07:38:00 Tnb-Visa (TV) / Target,
 C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475

14247402 +EDI: VERIZONCOMB.COM Dec 20 2018 07:38:00 Verizon, Po Box 650584, Dallas, TX 75265-0584
 TOTAL: 27

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0313-2

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Michele A Battle brad@sadeklaw.com, bradsadek@gmail.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Michele A Battle	Social Security number or ITIN	xxx-xx-5221
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter	7 12/18/18
Case number: 18-18278-mdc			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michele A Battle	
2. All other names used in the last 8 years		
3. Address	829 S. Cecil Street Philadelphia, PA 19143	
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M. Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 12/19/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 16, 2019 at 11:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 3/17/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	